

# INTRODUCTION

Of all the favours of Allah ﷻ that we are given, **time** is probably the one that is least appreciated, the one that least significance is given to, and is definitely the one, that the least benefit is derived from.

A person should contemplate that from a 24 hour daily life that Allah ﷻ grants us to worship, work, rest and recreate; how much of it are we actually giving back to Allah ﷻ, as an expression of our gratitude towards Him.

Of our duties towards Allah ﷻ that, of late we have started to fulfil, are we giving anything above and beyond them to the Almighty? Are we performing anything out of love and adoration of our Creator, and not just what we are commanded to do?

Just 15 minutes is an extremely concise publication which although is not Fardh, it is a way of trying to get some time out of our self-imposed busy schedules, and turn towards Allah ﷻ, which is not benefitting Him but ourselves.

In the Shari'ah, little action reaps tremendous Reward- blessings.

Virtuous acts reap (earn) 2 types of reward, the first **“Thawaab istihqaqi!”** (Deserving blessings / rewards) and the second, **“Thawaab Fadhli”** (Reward by Grace). The blessings referred to in the ahadith wherein it is stated that one will receive the blessings (reward) of reading 1 or more Qur'an refers to **Thawaab Fadhli**.

One can just within 15 minutes read this small compilation and confer the reward to some deceased beloved and simultaneously get the reward for oneself also.

## SURATUL FATIHAH

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ﴿١﴾

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ ﴿٢﴾ الرَّحْمَنِ الرَّحِيمِ ﴿٣﴾

مَلِكِ يَوْمِ الدِّينِ ﴿٤﴾ إِلَahُكَ نَعْبُدُ وَإِلَahُكَ نَسْتَعِينُ ﴿٥﴾

اهْدِنَا الصِّرَاطَ الْمُسْتَقِيمَ ﴿٦﴾ صِرَاطَ الَّذِينَ أَنْعَمْتَ عَلَيْهِمْ ﴿٧﴾

غَيْرِ الْمَغْضُوبِ عَلَيْهِمْ وَلَا الضَّالِّينَ ﴿٨﴾

BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. AL-ḤAMDU LILLĀHĪ RABBIL-`ĀLAMĪN,

2. AR-RAḤMĀNIR-RAḤĪM,

3. MĀLIKI YAWMID-DĪN

4. IYYĀKA NA`BUDU WA IYYĀKA NASTA`IN

5. IHDINAŞ-ŞIRĀṬAL-MUSTAQĪM

6. ŞIRĀṬAL-LADHĪNA AN`AMTA `ALAYHIM,

7. GHAYRIL-MAGH-ḌŪBI `ALAYHIM WA LAḌ-ḌALLĪN

*In the Name of Allah, the Most Gracious, the Most Merciful.*

- 1. All the praises and thanks be to Allah, the Lord of the 'Alamin (mankind, jinn and all that exists).*
- 2. The Most Gracious, the Most Merciful.*
- 3. The Only Owner of the Day of Resurrection.*
- 4. You we worship, and You we ask for help.*
- 5. Guide us to the Straight Way.*

6. The Way of those on whom You have bestowed Your Grace,
7. not (the way) of those who earned Your Anger,  
nor of those who went astray.

**Significance:** By reading Al-Fatihah 3 times, it is equivalent to the reward of reading the Qur'an twice.

Tafsir Maz'hari Vol 2. Page 15

## AYATUL KURSI

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ﴿١﴾

اللَّهُ لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ لَا تَأْخُذُهُ سِنَّةٌ وَلَا نَوْمٌ  
لَهُ مَا فِي السَّمُوتِ وَمَا فِي الْأَرْضِ مَنْ ذَا الَّذِي يَشْفَعُ  
عِنْدَهُ إِلَّا بِإِذْنِهِ يُعَلِّمُ مَا بَيْنَ أَيْدِيهِمْ وَمَا خَلْفَهُمْ  
وَلَا يُحِيطُونَ بِشَيْءٍ مِّنْ عِلْمِهِ إِلَّا بِمَا شَاءَ وَسِعَ كُرْسِيُّهُ  
السَّمُوتِ وَالْأَرْضَ وَلَا يَئُودُهُ حِفْظُهُمَا وَهُوَ الْعَلِيُّ الْعَظِيمُ

BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

ALLĀHU LĀ ILĀHA ILLĀ HŪ. AL-ḤAY-YUL-QAYŪM  
LĀ TA'KHU DHUHŪ SINATUW-WA LĀ NAWM. LAHŪ MĀ  
FIS-SAMĀWĀTI WA MĀ FIL-ARḌ. MAN DHAL-LADHĪ  
YASHFA'U 'INDAHŪ ILLĀ BI IDHNIH Y'ALAMU MĀ BAYNA  
AYDĪHIM WA MĀ KHALFAHUM WA LĀ YUHĪTŪNA

BI-SHAYIM-MIN `ILMIHĪ ILLĀ BI MĀ SHĀ' WAS' A  
KURSIYYUHUS-SAMĀWĀTI WAL-ARḌ. WA LĀ YA'ŪDUHŪ  
HIFZUHUMĀ WA HUWAL-'ALIYYUL-'AẒĪM

*In The Name Of Allah, Most Gracious, Most Merciful.*

*Allah! La ilaha illa Huwa (none has the right to be worshipped but He), the Ever Living, the One Who sustains and protects all that exists. Neither slumber, nor sleep overtake Him. To Him belongs whatever is in the heavens and whatever is on earth. Who is he that can intercede with Him except with His Permission? He knows what happens to them (His creatures) in this world, and what will happen to them in the Hereafter. And they will never compass anything of His Knowledge except that which He wills. His Kursi extends over the heavens and the earth, and He feels no fatigue in guarding and preserving them. And He is the Most High, the Most Great.*

**Significance:** By reading *Ayatul Kursi* 4 times it is equivalent to the reward of reading the *Qur'an* once.

*Tafsir Muhibur Rahman Vol 1. Page 11*

## SURATUL QADR

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

إِنَّا أَنْزَلْنَاهُ فِي لَيْلَةِ الْقَدْرِ ﴿١﴾ وَمَا أَدْرَاكَ مَا لَيْلَةُ الْقَدْرِ ﴿٢﴾  
لَيْلَةُ الْقَدْرِ خَيْرٌ مِّنْ أَلْفِ شَهْرٍ ﴿٣﴾ تَنْزِيلُ الْمَلِكَةِ وَالرُّوحِ فِيهَا  
بِإِذْنِ رَبِّهِمْ مِّنْ كُلِّ أَمْرٍ ﴿٤﴾ سَلَامٌ هِيَ حَتَّىٰ مَطْلَعِ الْفَجْرِ ﴿٥﴾

## BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. INNĀ ANZALNĀHU FĪ LAYLATIL QADR.

2. WA MĀ ADRĀKA MĀ LAYLATUL QADR.

3. LAYLATUL QADRI KHAYRUM-MIN ALFI SHAHR.

4. TANAZZALUL-MALĀIKATU WAR-RŪḤU FĪHĀ BI 'IDHNI  
RABBIHIM MIN KULLI 'AMR.

5. SALĀMUN HIYA ḤATTĀ MAṬLA'IL FAJR.

*In the name of Allah, Most Gracious, Most Merciful.*

1. Verily! We have sent it (this Qur'ân) down in the night of Al-Qadr.
2. And what will make you know what the night of Al-Qadr (Decree) is?
3. The night of Al-Qadr (Decree) is better than a thousand months  
(i.e. worshipping Allah in that night is better than worshipping  
Him a thousand months, i.e. 83 years and 4 months).
4. Therein descend the angels and the Rûh (Jibrîl (Gabriel))  
by Allâh's Permission with all Decrees,
5. (All that night), there is Peace (and Goodness from Allâh  
to His believing slaves) until the appearance of dawn.

**Significance:** By reading Al-Qadr on The Night of Power (or Honour)  
4 times, it is equivalent to the reward of reading the Qur'an once.

*Firdaus Walimi in Musnad Ahmed Marginal Notes Vol. 1. Page 282*

## SURATUZ ZILZAL

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

إِذَا زُلْزِلَتِ الْأَرْضُ زِلْزَالَهَا ۖ وَأَخْرَجَتِ الْأَرْضُ أَثْقَالَهَا ۖ

وَقَالَ الْإِنْسَانُ مَا هَآ ۚ يَوْمَئِذٍ تُخَدِّثُ أَخْبَارَهَا ۚ

بِأَنَّ رَبَّكَ أَوْحَىٰ لَهَا ۖ يَوْمَئِذٍ يَصْدُرُ النَّاسُ أَشْتَاتًا  
لِّيُرَوْا أَعْمَالَهُمْ ۖ فَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ خَيْرًا يَرَهُ ۖ  
وَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ شَرًّا يَرَهُ ۖ

BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. IDHĀ ZULZILATIL-ARḌU ZILZĀLAHĀ.
2. WA AKHRAJATIL-ARḌU ATHQĀLAHĀ.
3. WA QĀLAL-INSĀNU MĀLAHĀ.
4. YAWMA-'IDHIN TUḤADDITHU AKHBĀRAHĀ.
5. BI-ANNA RABBAKA AWHĀ LAHĀ.
6. YAWMA-'IDHIY-YAŞDURUN-NĀSU ASHTĀTAL-  
LIYURAW A'MĀLAHUM.
7. FAMAY-YA'MAL MITHQĀLA DHARRATIN KHAYRAY-YARAH.
8. WAMAY-YA'MAL MITHQĀLA DHARRATIN SHARRAY-YARAH.

*In the name of Allah, Most Gracious, Most Merciful.*

1. *When the Earth is shaken with its (final) earthquake.*
2. *And when the Earth throws out its burdens,*
3. *And man will say: "What is the matter with it?"*
4. *That Day it will declare its information*  
*(about all what happened over it of good or evil).*
5. *Because your Lord will inspire it.*
6. *That Day mankind will proceed in scattered groups that*  
*they may be shown their deeds.*
7. *So whosoever does good equal to the weight of an atom, shall see it.*
8. *And whosoever does evil equal to the weight of an atom, shall see it.*

**Significance:** By reading *Surah Az Zilzal* (The Convulsion), 2 times it is equivalent to the reward of reading the *Qur'an* once.

*Tirmidhi Vol 2. Page. 17*

## SURATUL ADIYAT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ﴿١﴾  
وَالْعِدْيَةِ ضَبْحًا ﴿٢﴾ فَالْمُورِيَةِ قَدْحًا ﴿٣﴾  
فَالْمُغِيرَةِ صُبْحًا ﴿٤﴾ فَأَثَرْنَ بِهِ نَقْعًا ﴿٥﴾ فَوَسَطْنَ بِهِ جَمْعًا ﴿٦﴾  
إِنَّ الْإِنْسَانَ لِرَبِّهِ لَكَنُودٌ ﴿٧﴾ وَإِنَّهُ عَلَىٰ ذَٰلِكَ لَشَهِيدٌ ﴿٨﴾  
وَإِنَّهُ لِحُبِّ الْخَيْرِ لَشَدِيدٌ ﴿٩﴾ أَفَلَا يَعْلَمُ إِذَا بُعْثِرَ مَا فِي الْقُبُورِ ﴿١٠﴾  
وَحُصِّلَ مَا فِي الصُّدُورِ ﴿١١﴾ إِنَّ رَبَّهُم بِمَا يَكُونُ لَهُمْ يَوْمَئِذٍ لَّخَبِيرٌ ﴿١٢﴾

### BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. WAL `ĀDIYĀTI ḌABḤĀ
2. FAL-MŪRIYĀTI QADḤĀ
3. FAL-MUGHĪRĀTI ṢUBḤĀ
4. FA ATHARNA BIHĪ NAQ`Ā
5. FA WASAṬNA BIHĪ JAM`Ā
6. INNAL-INSĀNA LI RABBIHĪ LAKANŪD
7. WA INNAHŪ `ALĀ DHĀLIKA LA SHAHĪD
8. WA INNAHŪ LI ḤUBBIL-KHAYRI LA SHADĪD

9. AFALĀ YA`LAMU IDHA BU`THIRA MĀ FIL-QUBŪR  
 10. WA ḤUṢṢILA MĀ FIṢ-ṢUDŪR  
 11. INNA RABBAHUM BIHIM YAWMA-IDHIL-LAKHABĪR

*In the name of Allah, Most Gracious, Most Merciful.*

1. *By those (steeds) that run, with panting,*
2. *Striking sparks of fire (by their hooves).*
3. *And scouring to the raid at dawn.*
4. *And raise the dust in clouds the while.*
5. *And penetrating forthwith as one into the midst (of the foe).*
6. *Verily, man (disbeliever) is ungrateful to his Lord.*
7. *And to that he bears witness (by his deeds).*
8. *And verily, he is violent in the love of wealth.*
9. *Knows he not that when the contents of the graves are poured forth (all mankind is resurrected)?*
10. *And that which is in the breasts (of men) is made known.*
11. *Verily, that Day (i.e. the Day of Resurrection) their Lord will be Well-Acquainted with them (as to their deeds and will reward them for their deeds).*

**Significance:** By reading *Al-adiyat* (those that Run) 2 times it is equivalent to the reward of reading the *Qur'an* once.

*Firdaus Walimi in Musnad Ahmed Marginal Notes Vol. 1. Page 282*

## SURATUT TAKATHUR

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

أَلْهَكُمُ التَّكَاثُرُ ۚ حَتَّى زُرْتُمُ الْمَقَابِرَ ۚ كَلَّا سَوْفَ تَعْلَمُونَ ۚ  
 ثُمَّ كَلَّا سَوْفَ تَعْلَمُونَ ۚ كَلَّا لَوْ تَعْلَمُونَ عِلْمَ الْيَقِينِ ۚ



لَتَرَوُنَّ الْجَحِيمَ ﴿٦﴾ ثُمَّ لَتَرَوُنَّهَا عَيْنَ الْيَقِينِ ﴿٧﴾  
 ثُمَّ لَتُسْأَلُنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ ﴿٨﴾

BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. ALHĀKUMUT-TAKĀTHUR
2. ḤATTĀ ZURTUMUL-MAQĀBIR
3. KALLĀ SAWFA TA`LAMŪN
4. THUMMA KALLĀ SAWFA TA`LAMŪN
5. KALLĀ LAW TA`LAMŪNA `ILMAL-YAQĪN
6. LA TARAWUNNAL-JAHĪM
7. THUMMA LA TARAWUNNAHĀ `AYNAL-YAQĪN
8. THUMMA LA TUS`ALUNNA YAWMA`IDHIN `ANIN-NA`ĪM

*In the name of Allah, Most Gracious, Most Merciful.*

1. The mutual rivalry (for piling up of worldly things) diverts you,
2. Until you visit the graves (i.e. till you die).
3. Nay! You shall come to know!
4. Again, Nay! You shall come to know!
5. Nay! If you knew with a sure knowledge (the end result of piling up, you would not have occupied yourselves in worldly things).
6. Verily, You shall see the blazing Fire (Hell)!
7. And again, you shall see it with certainty of sight!
8. Then, on that Day you shall be asked about the delight (you indulged in, in this world)!

**Significance:** By reading *At Takathur* (Piling Up) once, it is equivalent to the reward of reading 1000 Ayat.

*Bahaqi In Mishkat Page 190*

## SURATUN NASR

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
إِذَا جَاءَ نَصْرُ اللَّهِ وَالْفَتْحُ  
وَرَأَيْتَ النَّاسَ يَدْخُلُونَ فِي دِينِ اللَّهِ أَفْوَاجًا  
فَسَبِّحْ بِحَمْدِ رَبِّكَ وَاسْتَغْفِرْهُ إِنَّهُ كَانَ تَوَّابًا

BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. IDHĀ JĀ'A NAṢRUL-LĀHI WAL-FATH.
2. WA RA'AYTAN-NĀSA YADKHULŪNA FĪ  
DĪNIL-LĀHI AFWĀJĀ.
3. FASABBIḤ BI ḤAMDI RABBIKA WASTAGH-FIRH.  
INNAHŪ KĀNA TAWWĀBĀ.

*In the name of Allah, Most Gracious, Most Merciful*

1. *When there comes the Help of Allah  
(to you, O Muhammad ﷺ) against your enemies  
and the conquest (of Makkah).*
2. *And you see that the people enter Allah's religion  
(Islam) in crowds.*
3. *So glorify the Praises of your Lord, and ask for His Forgiveness.  
Verily, He is the One Who accepts the repentance and forgives.*

**Significance:** By reading *An-nasr* (Help) 4 times, it is equivalent to the reward of reading the *Qur'an* once.

*Tirmidhi Vol 2. Page 117*

## SURATUL KAFIRUN

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

قُلْ يَا أَيُّهَا الْكَافِرُونَ ﴿١﴾ لَا أَعْبُدُ مَا تَعْبُدُونَ ﴿٢﴾

وَلَا أَنْتُمْ عِبِدُونَ مَا أَعْبُدُ ﴿٣﴾ وَلَا أَنَا عَابِدٌ مَا عَبَدْتُمْ ﴿٤﴾

وَلَا أَنْتُمْ عِبِدُونَ مَا أَعْبُدُ ﴿٥﴾ لَكُمْ دِينُكُمْ وَلِيَ دِينِ ﴿٦﴾

BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. QUL YĀ'AYYUHAL KĀFIRŪN.

2. LĀ A`ABUDU MĀ TA`BUDŪN.

3. WALĀ ANTUM `ĀBIDŪNA MĀ A`BUD.

4. WALĀ ANA `ĀBIDUM MĀ `ABATTUM.

5. WALĀ ANTUM `ĀBIDŪNA MĀ A`BUD.

6. LAKUM DĪNUKUM WALI-YA DĪN.

*In the name of Allah, Most Gracious, Most Merciful*

1. Say (O Muhammad ﷺ to these Mushrikun and Kafirun):

"O Al-Kafirun (disbelievers in Allah, in His Oneness, in His Angels, in His Books, in His Messengers, in the Day of Resurrection, and in Al-Qadr.)!

2. "I worship not that which you worship,

3. "Nor will you worship that which I worship.

4. "And I shall not worship that which you are worshipping.

5. "Nor will you worship that which I worship.

6. "To you be your religion, and to me my religion"

**Significance:** By reading Al-Kafirun (Those who reject Faith) 4 times it is equivalent to the reward of reading the Qur'an once.

Tirmidhi Vol. 2 Page 117

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
قُلْ هُوَ اللَّهُ أَحَدٌ ۝ اللَّهُ الصَّمَدُ ۝  
لَمْ يَلِدْ ۖ وَلَمْ يُولَدْ ۝ وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ ۝  
BISMILLĀHIR-RAḤMĀNIR-RAḤĪM

1. QUL HUWAL-LĀHU AḤAD.
2. ALLĀHUṢ-ṢAMAD.
3. LAM YALID WA LAM YŪLAD.
4. WA LAM YAKUL-LAHŪ KUFUWAN AḤAD.

*In the name of Allah, Most Gracious, Most Merciful.*

1. Say (O Muhammad ﷺ) *He is Allah, (the) One. Allah-us-Samad (Allah The Self-Sufficient Master,*
2. *Who is independent of all (yet all creatures need Him),*
3. *He begets not, nor was He begotten.*
4. *And there is none co-equal or comparable unto Him."*

**Significance:** By reading Al-Ikhlās (Purity of Faith) 3 times it is equivalent to the reward of reading the Qur'an once.

Bukhari Vol. 2. Page 750, Muslim Vol. 1, Page 271

## ISTIGHFAR

اَسْتَغْفِرُ اللهَ الَّذِي لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ ، وَآتُوبُ إِلَيْهِ ﴿١﴾

ASTAGHFIRUL-LĀHAL-LADHĪ LĀ ILĀHA ILLĀ HŪWAL  
ḤAYYUL-QAYYŪM. WAATŪBU ILAYH

*I Seek forgiveness from that Allah, Who there is none  
worthy of worship besides.  
(He Is) the Eternal The Ever-lasting. And I Repent to Him*

**Significance:** By reading above du'a for seeking divine forgiveness 3 times at the time of Sleeping, all sins (minor) are forgiven even if they are as much as the foams of the ocean.

Mishkat Vol. 1. Page 211

***Whosoever reads the  
HEART OF THE QUR'AN***

***“Ya-Sin”***

***in Ramadhan will receive the  
reward of reading the Qur'an ten times.”***

*Tirmidhi Page 116*

Allah ﷻ said in the Holy Qur'an:

هُوَ الَّذِي خَلَقَكُمْ فَمِنْكُمْ كَافِرٌ وَمِنْكُمْ مُؤْمِنٌ ؕ وَاللَّهُ  
بِمَا تَعْمَلُونَ بَصِيرٌ ﴿٢٠٦﴾ خَلَقَ السَّمَوَاتِ وَالْأَرْضَ بِالْحَقِّ  
وَصَوَّرَكُمْ فَأَحْسَنَ صُورَكُمْ ؕ وَإِلَيْهِ الْمَصِيرُ ﴿٢٠٧﴾

HUWAL-LADHI KHALAQAKUM FAMINKUM

KĀFIRUN WAMINKUM MU'MINUN.

WALLĀHU BIMĀ TA'MALŪNA BAŚIR.

KHALAQAS-SAMĀWĀTI WAL ARḌA BILḤAQQI

WAṢAW-WARAKUM FA AḤSANA ṢUWARAKUM.

WA ILAYHIL MAŚIR

*"It was He that created you: yet some of you are unbelievers,  
while others have faith, He is Cognizant of all your actions.  
He created the heavens and the earth to manifest  
the truth and fashioned you into a comely shape.  
To Him you shall return."*

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**. . . Knowledge without action is insanity  
and action without knowledge is vanity. . .**

IMAM AL-GHAZALI(R), AYYUHAL WALAD